

1. (Amended) An electronic payments system wherein a real or virtual pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or services using the allocated card number of the pre-paid card, the system comprising:

A1 a master database for storing the card number and balance information of the pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to the telephone network and communicating with a server, said server being connected to the data communication network, so that respective payments requested to be settled through the telephone network and the data communication network being balanced from balance information of the corresponding card number in the master database managed by the pre-paid calling card system, thereby integrally managing balance account of the pre-paid card; and

a settlement server being is connected to the data communication network and which, when there is a request for a settlement using the pre-paid card through the data communication network, authenticates the pre-paid card, settles the authenticated pre-paid card through inquiry of the balance account to the pre-paid calling card system and transferring the settled information to said pre-paid calling card system, and

payments of various goods and services respectively requested

through the telephone network and the data communication network being integrally carried out with one said pre-paid card.

2. (Amended) The electronic payments system according to claim 1, further comprising a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet.

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Cnd.

3. (Amended) The electronic payments system according to claim 2, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

4. (Amended) The electronic payments system according to claim 2, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

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